

Closing Disclosure

Closing Information

Date Issued 11/07/16
Closing Date 11/10/16
Disbursement Date 11/10/16
Settlement Agent American Patriot Title Agency, LLC
File # 160442-CH
Property 5810 Gilbert Avenue
 Parma, OH 44129

Sale Price \$ 82,000.00

Transaction Information

Borrower Raymond D Gawloski and Barbara J Bish
 2088 Chesterland Ave
 Lakewood Ohio 44107

Seller Gbpc Ohio Holdings, Inc

Summaries of Transactions

SELLER'S TRANSACTION	
M. Due to Seller at Closing	\$ 82,000.00
01 Sale Price of Property	\$ 82,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$ 25,078.70
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$ 6,133.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07 Seller Paid 1/2 Owner's Policy	\$ 235.75
08 Seller Credit	\$ 4,800.00
09 Final Water Bill - HOLD	\$ 200.00
10	
11 Pay Delinquent RE Taxes	\$ 11,333.58
12 R E Taxes FH 2016 PPN 443-09-006	\$ 1,454.28
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes	07/01/16 to 11/11/16 \$ 921.59
16 Assessments	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$ 82,000.00
Total Due from Seller at Closing (N)	- \$ 25,078.70
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$ 56,921.30

Contact Information

REAL ESTATE BROKER (B)	
Name	The Sweda Group, LLC
Address	5329 North Abbe Rd. Elyria, OH 44035
OH License ID	
Contact	Michelle B Santoro
Contact OH License ID	
Email	sweda@swedagroup.com
Phone	(440)934-1000

REAL ESTATE BROKER (S)

Name	Realty Trust Services
Address	29550 Detroit Road Westlake, OH 44145
OH License ID	
Contact	Christopher Kaylor
Contact OH License ID	
Email	
Phone	(330)840-1073

SETTLEMENT AGENT

Name	American Patriot Title Agency, LLC
Address	5329 N. Abbe Rd. Suite 2 Elyria, OH 44035
OH License ID	35712
Contact	
Contact OH License ID	
Email	
Phone	(440)934-7008

Confirm Receipt

Gbpc Ohio Holdings, Inc

Closing Cost Details

Loan Costs		At Closing	Seller-Paid Before Closing
A. Origination Charges			
01	% of Loan Amount (Points)		
02			
03			
04			
05			
06			
07			
08			
09			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03	Title - Document Preparation		\$ 45.00
04	Title - Exam Fee		\$ 325.00
05			
06			
07	Title - Mobile Notary Fee		\$ 50.00
08	Title - Overnight/Courier		\$ 35.00
09	Title - Settlement Fee		\$ 335.00
10			
11			
12			
13	Title - Transfer Service Fee		\$ 35.00
14			

ESTIMATE

Other Costs

E. Taxes and Other Government Fees		Deed:	Mortgage:
01 Recording Fees		to Cuyahoga County Fiscal Office	
02 Conveyance Fee			\$ 328.50
F. Prepays			
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (per day from to)			
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance	per month for mo.		
02 Mortgage Insurance	per month for mo.		
03 Property Taxes	per month for mo.		
04			
05			
06			
07			
08 Aggregate Adjustment			
H. Other			
01 Commission	to Realty Trust Services		\$ 2,460.00
02 Commission	to The Sweda Group LLC		\$ 2,460.00
03 Deed Preparation	to Sam Bradley, Attorney		\$ 60.00
04			
05			
06			
07			
08			
J. TOTAL CLOSING COSTS			\$ 6,133.50

ESTIMATE

Closing Disclosure Form Addendum

Borrower(s):

Raymond D Gawloski and Barbara J Bish
2088 Chesterland Ave
Lakewood Ohio 44107

Seller(s):

Gbpc Ohio Holdings, Inc

Lender: The American Eagle Mortgage Co 6145 Park Square Dr. #3 Lorain, OH 44053
Settlement Agent: American Patriot Title Agency, LLC
(440)934-7008
Settlement Date: November 10, 2016
Property Location: 5810 Gilbert Avenue
Parma, OH 44129

Confirm Receipt

Gbpc Ohio Holdings, Inc

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